



## Perceptions and Experiences of Active and Retired PNP Uniformed Personnel on the Mandatory Retirement Age Policy: A Concurrent Triangulation Mixed-Methods Design

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### Abstract

**Aim:** The study examined the perceptions and experiences of active ( $n = 183$ ) and retired ( $n = 65$ ) Philippine National Police (PNP) uniformed personnel on the mandatory retirement age policy. It assessed their views across the domains of efficiency, equity, public safety, financial implications, and personal satisfaction to identify policy areas for improvement.

**Methodology:** A concurrent triangulation mixed-methods design was employed. Quantitative data were gathered through a structured survey using a Likert scale, while qualitative data were collected through semi-structured interviews. Statistical tests determined differences between active and retired personnel, and thematic analysis captured experiential insights.

**Results:** Findings indicated general agreement between active and retired personnel on the advantages and implications of the current policy, though active officers expressed stronger alignment in efficiency, public safety, and satisfaction. Significant differences were found in efficiency, equity, and personal satisfaction ( $p < 0.001$ ), while both groups shared similar views on public safety and financial implications. Qualitative themes revealed (1) retirees' challenges with premature retirement, administrative inefficiencies, and financial struggles; and (2) the need for transparency, system improvement, and psychosocial support.

**Conclusion:** The study concludes that while the mandatory retirement policy is generally perceived positively, gaps in implementation and post-retirement support remain. The proposed RETIRE+ Policy Enhancement—Reforming Equity, Transparency, Inclusion, Reintegration, and Efficiency—recommends a centralized digital retirement system, standardized benefit computation, and a Pre-Retirement Transition Program to ensure a more equitable and sustainable framework for PNP personnel.

**Keywords:** Retirement, Philippine National Police, PNP Personnel, Perceptions, Experiences

### INTRODUCTION

Global demographic analyses converge on the reality of a rapidly aging world, with significant implications for technology, healthcare, and social organization. The global population aged 65 and older is projected to reach 1.5 billion by 2050, intensifying demands for labor-saving technologies, improved health systems, and responsive social policies (Grinin et al., 2023; Padeiro et al., 2023). However, these demographic shifts occur unevenly across nations, as developing countries face heightened risks related to disease burden, retirement insecurity, familial caregiving capacity, and the adequacy of eldercare systems (Higo & Khan, 2015). Contemporary research underscores the need to revisit concepts of retirement and aging through the lenses of technology, policy, and human resource development (Henkens et al., 2018). Studies have also revealed structural inequities in defined contribution schemes that disadvantage low-income earners (Wang et al., 2016).

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Retirement, rather than a single life event, represents a gradual role and identity transition influenced by individual meaning-making, work values, and social belonging. Scholars caution against viewing generational identities as fixed, emphasizing instead the fluidity of occupational and post-work roles (Lyons & Schweitzer, 2017). Transitions such as motherhood or career shifts similarly entail extended identity work and redefinition (Kanji & Cahusac, 2015). Pre-retirement identities may enable adaptation but can also cause inertia when individuals cling to established roles (Bordia et al., 2020). Identity continuity through mentoring and volunteer engagement has been shown to enhance retirees' well-being and satisfaction (Haslam et al., 2018; Smith, 2016).

Financial literacy, institutional trust, and economic preparedness are critical determinants of retirement security. Income remains a key predictor of pension participation, with gendered patterns observable across income strata (Vivel-Búa et al., 2019). Proactive financial planning becomes increasingly vital as longevity rises and social security systems are stretched (Abdullah et al., 2024). The Capacity-Willingness-Opportunity Model, aligned with Intentional Change Theory, highlights psychosocial moderators such as age, health, and migration (Topa et al., 2018). Similarly, trust in financial institutions complements financial literacy in shaping saving behaviors and retirement readiness (Ricci & Caratelli, 2017).

Labor-market histories also shape retirement experiences. Mid-career instability and job precarity may lead to premature retirement or delayed exits, reinforcing the need for targeted support systems (Brydsten et al., 2025). While retirement initially increases satisfaction, longer-term well-being depends on education, social engagement, and caregiving burden (Sohier et al., 2021; Wetzel et al., 2016). Macroeconomic pressures—pension retrenchment, volatile markets, and extended lifespans—interact with health and wealth conditions, influencing retirement timing (Coile, 2016; Cahill & Quinn, 2020).

In the Philippine context, aging and retirement are situated within evolving familial norms and cultural obligations. Values such as *utang na loob* (debt of gratitude) and strong kinship ties underpin intergenerational caregiving, though modernization is gradually reshaping these patterns (Medina & Medina, 2023). Scholars emphasize the integration of indigenous psychology (*Sikolohiyang Pilipino*) to better understand Filipino perceptions of aging and intergenerational responsibility (Oropilla & Guadana, 2021). While aging is often viewed as an achievement, concerns over financial insecurity and inadequate pension systems persist (Javier et al., 2019). Effective retirement preparation therefore demands both financial literacy and institutional support (Centina & Gumban, 2022; Alabado et al., 2020).

Local studies reveal nuanced trends: government and higher education employees demonstrate moderate financial literacy and preparedness, yet management gaps and behavioral inconsistencies remain (Bautista, 2020; Baguio & Nemino, 2025; Gallardo & Libot, 2017). Among members of the Armed Forces and Police Savings and Loan Association (AFPSLAI), decision-making patterns reflect risk perceptions and behavioral biases (Sapinosa & Baysa, 2022). Research on police retirees identifies common challenges including identity loss, social isolation, and financial strain, emphasizing the need for comprehensive pre-retirement programs (Garcia, 2024).

Police-focused studies further highlight how organizational stressors, long hours, and leadership dynamics influence both retirement timing and adjustment (Elntib & Milincic, 2021; Purba & Demou, 2019). Coping mechanisms such as counseling, community engagement, and physical activity improve post-retirement adaptation (Bullock et al., 2020; Carney et al., 2021). Occupational health evidence shows elevated risks for musculoskeletal and cardiovascular conditions, underscoring the urgency of institutional wellness and ergonomic interventions (Violanti et al., 2017; Kim et al., 2024; Mona et al., 2019).

Philippine research mirrors these findings while pointing to local administrative and policy concerns. Optional retirement within the PNP has become increasingly common due to workload, leadership perceptions, and limited promotion opportunities (Ambata et al., 2025). Despite relatively strong financial literacy, PNP personnel face inflationary pressures and bureaucratic bottlenecks in pension processing (Ligson, 2023; Layugan et al., 2024). Studies further suggest that retirees' well-being depends on continued family connection and meaningful post-service activities (Bricia, 2024).

Despite this emerging body of evidence, limited empirical research integrates both the quantitative perceptions and qualitative experiences of active and retired PNP uniformed personnel regarding the mandatory retirement age policy. Previous works have either focused on financial literacy, identity transition, or administrative efficiency, but few have holistically examined how these dimensions interact within the unique structure of the PNP. This study therefore fills this gap by employing a concurrent triangulation mixed-methods design to capture both statistical patterns and lived experiences, generating evidence-based insights for policy enhancement.



This study is anchored on Role Identity Theory and the Transition Model, which explain how individuals reconstruct occupational identity and adapt psychologically during major life transitions. These frameworks guided the analysis of how PNP personnel interpret, experience, and respond to mandatory retirement.

By integrating organizational, psychological, and policy perspectives, the study contributes to the academic understanding of retirement adaptation and offers practical implications for institutional reforms. The findings aim to inform the design of equitable, transparent, and efficient retirement systems that uphold the well-being and dignity of Philippine National Police personnel.

### Statement of the Problem

Retirement represents a critical life and career transition that affects not only the individual's financial stability and psychological well-being but also institutional efficiency and public service continuity. Within the Philippine National Police (PNP), the mandatory retirement age policy has long been implemented as part of professional regulation and workforce management. However, emerging evidence suggests that the policy's effects extend beyond administrative compliance, influencing personnel motivation, morale, and post-service adaptation. Despite various studies on retirement preparedness, financial literacy, and organizational health in the PNP, few have holistically examined both the perceptions and lived experiences of active and retired uniformed personnel regarding the policy.

Existing research often focuses separately on financial, psychological, or institutional dimensions without integrating these perspectives to reveal how retirement policies are experienced at multiple levels of the organization. Moreover, challenges such as pension processing delays, uneven benefit distribution, and inadequate psychosocial support have persisted, highlighting the need for evidence-based policy enhancement.

This study therefore sought to address these gaps by comprehensively analyzing the perceptions and experiences of both active and retired PNP uniformed personnel toward the mandatory retirement age policy. By employing a concurrent triangulation mixed-methods approach, the research aimed to generate actionable insights that can inform equitable, efficient, and human-centered reforms in the PNP's retirement system.

### Research Objectives

This study aimed to investigate the perceptions and experiences of active and retired PNP uniformed personnel regarding the mandatory retirement age policy. Specifically, it sought to:

1. Describe the perceptions of the respondents on the mandatory retirement age policy of PNP uniformed personnel in terms of:
  - 1.1. Efficiency
  - 1.2. Equity
  - 1.3. Public safety
  - 1.4. Financial implications
  - 1.5. Personal satisfaction
2. Determine whether a significant difference exists in the perceptions of active and retired PNP uniformed personnel regarding the mandatory retirement age policy.
3. Explore the personal experiences of PNP uniformed personnel concerning the implementation of the mandatory retirement policy in the Philippines.
4. Identify ways by which the PNP can improve its retirement policy to better serve the needs of its personnel and the public.

### Research Questions

To address the stated problem and objectives, the study was guided by the following research questions:

1. What are the perceptions of active and retired PNP uniformed personnel on the mandatory retirement age policy in terms of:
  - 1.1. Efficiency?
  - 1.2. Equity?
  - 1.3. Public safety?
  - 1.4. Financial implications?
  - 1.5. Personal satisfaction?



2. Is there a significant difference in the perceptions of active and retired PNP uniformed personnel regarding the mandatory retirement age policy?
3. What are the personal experiences of PNP uniformed personnel concerning the implementation of the mandatory retirement policy in the Philippines?
4. How can the PNP improve its retirement policy to better address the needs of its personnel and enhance organizational performance?

### Hypothesis

In line with the quantitative component of the study, the following null hypothesis was tested at the 0.05 level of significance:

*H<sub>0</sub>:* There is no significant difference in the perceptions of active and retired PNP uniformed personnel regarding the mandatory retirement age policy.

### METHODS

#### Research Design

The study employed a Concurrent Triangulation Mixed-Methods Design to obtain a holistic understanding of the perceptions and experiences of active and retired Philippine National Police (PNP) uniformed personnel regarding the mandatory retirement age policy. This design allowed the researcher to collect and analyze quantitative and qualitative data simultaneously, ensuring that both data strands were given equal weight during interpretation. The concurrent approach enabled the validation and expansion of numerical patterns through contextual narratives, achieving a balanced and comprehensive analysis of the research problem.

According to Driscoll et al. (2022) and Lall (2021), the concurrent triangulation design enhances validity, reliability, and interpretive depth by integrating data from diverse methodological sources. Quantitative findings provide generalizable trends, while qualitative insights explain the underlying meanings behind those patterns (Fetters et al., 2020). In this study, both data sets were analyzed separately and later integrated through joint display matrices and convergence tables to identify points of agreement, divergence, and expansion between the numerical and thematic findings. This integration strengthened the study's overall rigor and ensured that both strands complemented rather than duplicated each other, in line with mixed-method standards recommended by BMJ Open (2019) and EvalCommunity (2023).

#### Population and Sampling

The study involved two primary groups of respondents — 183 active PNP uniformed personnel and 65 retired PNP uniformed personnel — representing a total of 248 participants. These groups were selected to ensure a comprehensive and comparative understanding of perceptions and experiences across different service stages within the police organization.

A purposive sampling technique was used to select participants who met the inclusion criteria. Retired personnel were required to have completed active service in good standing, with no pending administrative or criminal cases, and to have retired either compulsorily or optionally. Active-duty personnel were selected from various units at the national and regional levels, with at least one year of continuous service and no ongoing disciplinary cases. This ensured that respondents possessed sufficient institutional experience and credibility.

Participants represented a range of ranks, assignments, and geographical locations, ensuring diversity of perspectives reflective of the PNP's multifaceted organizational structure. This design enhanced the generalizability and richness of both quantitative and qualitative data.

#### Instruments

The study utilized both quantitative and qualitative instruments to capture numerical trends and contextual insights.

For the quantitative component, a researcher-made survey questionnaire was developed to measure perceptions of the mandatory retirement age policy in terms of efficiency, equity, public safety, financial implications, and personal satisfaction. Responses were rated using a four-point Likert scale, ranging from 1 (Strongly Disagree) to 4 (Strongly Agree).



The questionnaire was subjected to content validation by a panel of three experts — one in criminology, one in public administration, and one in research methodology — to ensure relevance and alignment with the study's objectives. The resulting Content Validity Index (CVI) confirmed that all items were valid and appropriate. A pilot test among 20 non-participant PNP personnel established the instrument's reliability, yielding Cronbach's alpha coefficients between 0.863 and 0.912, indicating high internal consistency. The tool was anchored on existing literature, Republic Act No. 11709, and Republic Act No. 11939 to ensure legal and conceptual grounding.

For the qualitative component, a semi-structured interview guide was designed to elicit in-depth narratives about participants' experiences with retirement preparation, policy implementation, and post-service adjustments. The guide consisted of open-ended questions that encouraged respondents to articulate their thoughts freely while allowing the researcher to probe emerging themes and clarify responses.

### Data Collection

Data collection took place from June to August 2025. The quantitative survey was administered to 248 respondents across selected PNP regional offices and retirees' associations. Questionnaires were distributed electronically and in person, depending on accessibility and respondents' preference. Participants completed the forms within 20–30 minutes.

For the qualitative strand, in-depth semi-structured interviews were conducted with 15 purposively selected participants (8 retired and 7 active personnel) from the overall pool. Interviews were carried out via secure online conferencing platforms and face-to-face sessions, lasting approximately 45–60 minutes each. The researcher obtained consent for audio recording and took detailed field notes during each session.

The concurrent data collection process allowed both strands to proceed simultaneously. Quantitative data provided measurable trends, while qualitative interviews enriched the analysis by revealing lived experiences and perceptions that explained statistical patterns.

### Data Analysis

Quantitative and qualitative data were analyzed separately and then integrated to derive comprehensive interpretations.

For the quantitative analysis, descriptive statistics such as frequencies, percentages, and medians were used to summarize the respondents' demographic characteristics and overall responses. The Kruskal–Wallis Test, a non-parametric inferential statistical tool, was employed to determine whether significant differences existed between the two groups of respondents regarding their perceptions of the mandatory retirement age policy.

For the qualitative analysis, thematic analysis was employed following Braun and Clarke's (2019) six-phase process: data familiarization, coding, theme generation, review, definition, and reporting. Interview transcripts were read repeatedly to identify recurring words, phrases, and sentiments. Codes were clustered into categories, which were then refined into major themes reflecting the participants' lived experiences and perceptions.

Integration of the quantitative and qualitative results was accomplished through side-by-side comparison and joint display analysis. Quantitative findings highlighted general patterns, while qualitative narratives explained and contextualized those patterns. Divergent or unexpected quantitative results were examined through qualitative insights, achieving convergence, complementarity, and expansion across data sets.

### Ethical Considerations

This study strictly adhered to established ethical research principles of beneficence, non-maleficence, autonomy, and respect for persons. Prior to data collection, formal approval was obtained from both the Graduate School of the Philippine College of Criminology and the Philippine National Police (Ethics Clearance No. PNP-GS-2025-06).

All participants were informed of the purpose, procedures, and voluntary nature of their participation. Informed consent was obtained in writing, emphasizing their right to withdraw at any point without consequence. Confidentiality was ensured through the anonymization of all data—identifiers such as names, ranks, and units were replaced with numerical codes.

All digital data were stored in password-protected files, while physical documents were kept in locked storage accessible only to the researcher. During analysis and reporting, aggregated data were used to prevent



identification of individual respondents. Findings were presented objectively and without manipulation to maintain transparency and integrity.

These procedures collectively ensured that the study complied with both academic and institutional ethical standards, safeguarding participants' welfare and reinforcing the trustworthiness of the research process.

## RESULTS

### Perceptions of the Respondents on Mandatory Retirement Age of PNP Uniformed Personnel

Table 1.

Perceptions of the Respondents on Mandatory Retirement Age of PNP Uniformed Personnel

Indicators	Active	Retired
Efficiency	4 (Strongly Agree)	3 (Agree)
Equity	3 (Agree)	3 (Agree)
Public Safety	3 (Agree)	3 (Agree)
Financial Implications	2 (Disagree)	3 (Agree)
Personal Satisfaction	4 (Strongly Agree)	3 (Agree)

Table 1 presents the perceptions of active and retired PNP uniformed personnel on the mandatory retirement age, highlighting both areas of convergence and divergence across five domains: efficiency, equity, public safety, financial implications, and personal satisfaction.

**Efficiency.** Both groups strongly agree that the current retirement age maintains the physical and mental fitness of PNP personnel (Median = 4), affirming its role in sustaining operational readiness (World Health Organization, 2015). Active personnel strongly agreed that the retirement policy balances the workforce between experienced and younger officers (Median = 4), while retirees only agreed (Median = 3), suggesting apprehension about early exit (OECD, 2021; Parker, 2022). Both cohorts acknowledged that increasing the retirement age could improve institutional continuity but may limit opportunities for younger officers (International Labour Organization, 2020). Active personnel viewed the current policy as more supportive of operational efficiency, reflecting confidence in ongoing institutional reforms.

**Equity.** Respondents generally perceived the retirement policy as fair, though retirees expressed slightly weaker agreement. Active personnel viewed the policy as equitable across ranks (Median = 4), while retirees perceived uneven effects (Median = 3), reflecting differences in how retirement impacts career stages (Tang et al., 2022). Both groups suggested that merit-based or performance-based systems may enhance fairness and inclusivity (Atluri & Reddy, 2023).

**Public Safety.** Both groups agreed that the current retirement age sustains a capable police force, though active personnel expressed stronger agreement (Median = 4) than retirees (Median = 3). Active officers associated the policy with readiness and security (OECD, 2021; Rosenbloom et al., 2022), while both cohorts recognized that increasing the age may extend institutional expertise but could introduce physical limitations (ILO, 2020). The shared view that retirement age should reflect unit-specific demands underscores awareness of varying physical and cognitive requirements across policing roles (UNODC, 2020).

**Financial Implications.** Both groups agreed that early retirement increases pension costs (Median = 3), aligning with global concerns about the fiscal strain of extended benefit periods (ILO, 2020; Wilson et al., 2022). Retirees supported extending the retirement age to reduce pension burdens (Median = 3), while active personnel disagreed (Median = 2), highlighting the tension between fiscal efficiency and workforce vitality (World Bank, 2018).

**Personal Satisfaction.** Active members consistently registered "Strongly Agree" (Median = 4) across all indicators, while retirees showed only "Agree" (Median = 3). Active personnel perceived the policy as aligned with professional goals and institutional growth (Ibarra, 2023). Retirees, however, reflected on emotional and practical adjustments post-service, revealing that premature retirement may affect morale and well-being (ILO, 2020). Overall, both active and retired personnel perceived the mandatory retirement age as efficient, equitable, and aligned with public safety goals, though their views differed based on service status. Active members favored the policy for its career structure and operational consistency, while retirees emphasized flexibility, fairness, and post-retirement support.



## Difference in the Perception on Mandatory Retirement Age

Table 2.

Difference in the Perception on Mandatory Retirement Age

Indicators	Statistic	p value
Efficiency	4469	<.001
Equity	4592	<.001
Public Safety	5418	0.220
Financial Implications	5640	0.503
Personal Satisfaction	4473	<0.001

Table 2 shows statistically significant differences between active and retired PNP personnel in three domains—efficiency, equity, and personal satisfaction ( $p < 0.001$ ). Active personnel reported higher levels of agreement, reflecting stronger confidence in the policy's fairness and support for professional goals. Retirees, on the other hand, assessed the policy more critically, shaped by post-retirement realities and administrative challenges. These findings mirror those of Tang et al. (2022) and Parker (2022), who noted that perceptions of retirement policies often differ by employment status and post-career adjustment.

No significant differences were found in public safety ( $p = 0.220$ ) and financial implications ( $p = 0.503$ ), indicating a shared belief that the policy maintains security and fiscal stability (ILO, 2020; Rosenbloom et al., 2022). This convergence underscores the policy's institutional soundness and sustainability.

## Personal Experiences with the Mandatory Retirement Policy

### Theme 1: Premature Retirement and Health Readiness.

Respondents expressed concern that the mandatory retirement age does not account for individual physical and mental readiness. Comments such as "We are still strong and sharp" highlight perceptions that capable personnel are being retired too early. This aligns with OECD (2021) findings that fixed-age policies may result in loss of skilled manpower. Flexible, health-based retirement options may promote fairness and cost-effectiveness by retaining capable officers (Baumann & Madero-Cabib, 2021).

### Theme 2: Administrative and Processing Challenges.

Respondents cited delays and procedural complexity in processing retirement benefits—issues such as long clearance processes and physical reporting requirements. These administrative bottlenecks create stress, particularly for retirees in poor health. According to the World Bank (2018), digital transformation of public systems may reduce delays, enhance transparency, and minimize corruption risks through streamlined, online transactions.

### Theme 3: Post-Retirement Financial and Social Adjustment.

Many retirees, especially lower-ranking personnel, reported financial strain and health challenges. Limited pensions often compelled them to seek additional income, reflecting insufficient retirement preparedness. These findings align with ILO (2020) research, emphasizing the importance of integrating financial literacy, health monitoring, and post-retirement support into pension systems.

### Theme 4: System Efficiency and Integrity.

Participants emphasized the need for faster, transparent, and corruption-free benefit processing. Calls for "online retirement claims" and "timely release" highlight the demand for digitalization. The United Nations (2020) stresses that e-governance enhances public trust and institutional accountability by reducing opportunities for misconduct.

### Theme 5: Benefit Enhancement and Financial Security.

Respondents advocated for pension increases and periodic benefit adjustments to offset inflation. The ILO (2020) recommends regular pension indexation to preserve retirees' purchasing power. Respondents also suggested



flexibility in retirement terms, aligning with OECD (2019) guidelines for occupations requiring high physical endurance.

#### Theme 6: Health, Well-being, and Stakeholder Inclusion.

Participants emphasized the need for accessible healthcare and psychosocial support. Statements such as "Provide health cards" and "Boost morale" underscore holistic well-being as a key aspect of retirement policy. WHO (2015) and OECD (2017) support integrating health services and morale programs to maintain quality of life and organizational pride. Annual stakeholder dialogues between retirees and administrators may further promote inclusivity and transparency (OECD, 2021).

#### Integrated Discussion

The integration of quantitative and qualitative data provides a cohesive understanding of how PNP personnel perceive and experience the mandatory retirement age policy. Quantitative results confirmed the policy's institutional soundness in maintaining efficiency, equity, and safety, while qualitative data illuminated the lived realities behind these perceptions—highlighting administrative inefficiencies, financial struggles, and emotional adjustments post-retirement.

The proposed RETIRE+ Policy Framework—anchored on *Reform, Equity, Transparency, Inclusion, Reintegration, and Efficiency*—reflects these findings and supports global best practices promoting equitable, efficient, and sustainable retirement systems (ILO, 2020; Ibarra, 2023).

#### Conclusions

The study concludes that both active and retired PNP personnel generally view the current mandatory retirement age policy as beneficial in maintaining organizational discipline, efficiency, and public safety. However, significant perceptual differences exist between active and retired personnel in efficiency, equity, and personal satisfaction ( $p < 0.001$ ). Active personnel expressed higher agreement, indicating alignment with institutional objectives, while retirees provided more moderate views shaped by their transition experiences.

Qualitative results revealed recurring challenges, including premature retirement despite good health, delays in pension processing, and insufficient post-retirement support. These findings highlight the need for reforms emphasizing administrative transparency, financial adequacy, and psychosocial care.

The proposed RETIRE+ Policy Framework encapsulates these insights, advocating reforms that balance institutional efficiency with humane post-retirement transition, ensuring both service excellence and personnel welfare.

#### Recommendations

Based on the findings and conclusions, the study offers the following recommendations:

1. **Digital Transformation.** The PNP may establish a centralized, digital retirement management system integrating the databases of the Government Service Insurance System (GSIS), PNP Pension and Benefits Management Center (PBMC), and the Department of the Interior and Local Government (DILG) to streamline processing and enhance transparency.
2. **Flexible Retirement Options.** The PNP may adopt a health-based optional extension policy allowing physically and mentally fit officers to serve beyond the mandatory age.
3. **Standardized Benefits System.** The institution may implement a unified computation matrix for pension and benefits to promote fairness and accountability.
4. **Pre-Retirement Training.** The organization may institutionalize pre-retirement programs focusing on financial literacy, mental wellness, and livelihood preparation.
5. **Health and Counseling Partnerships.** The PNP may strengthen linkages with health institutions to provide continuous medical monitoring and psychosocial support for retirees.
6. **Retired PNP Reserve Corps.** The organization may establish a volunteer corps to engage retirees in non-combat, community-oriented roles, preserving morale and institutional pride.
7. **Periodic Pension Review.** Regular actuarial evaluations may be conducted to maintain the sustainability and responsiveness of pension schemes.



8. Stakeholder Consultation. Continuous dialogues among retirees, administrators, and policymakers may ensure that the retirement policy remains inclusive and adaptive to evolving needs.

Collectively, these recommendations may guide the development of a reformed, equitable, and sustainable retirement system that honors lifelong service while upholding the welfare, dignity, and integrity of PNP personnel.

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